

FREQUENTLY ASKED QUESTIONS

1. How does Thomas Cook Prepaid Travel Card work?

Thomas Cook Prepaid Travel Card will generally be activated within twenty-four (24) business hours of purchase or as advised by the Purchase Location. You can use your Multicurrency Thomas Cook Prepaid Travel Card worldwide, at ATMs displaying the MasterCard Acceptance Mark, as well as MasterCard merchants, including shops, restaurants and online. Just enter your PIN or sign, as requested by the merchant. If an ATM asks you to choose an account or card type, it is suggested you choose the "Credit" option.

Due to FEMA regulations, the Thomas Cook Prepaid Travel Card cannot be used at ATMs or merchants in India, Nepal and Bhutan, or for internet purchases where the website is registered in India, Nepal or Bhutan, or at websites accepting payment in Indian Rupees or the currencies of Nepal and Bhutan. In addition, the Card is also unable to be used in countries subject to economic sanctions, including: Cuba, Iran, North Korea, Sudan and Syria. The list of sanctioned countries is subject to change from time to time.

2. How protected is Thomas Cook Prepaid Travel Card?

The Thomas Cook Prepaid Travel Card is chip and PIN protected. To reduce the threat of fraud, your Thomas Cook Prepaid Travel Card is completely separate from your bank account. For even more security, all Thomas Cook Prepaid Travel Cards are insured under the ICICI Lombard Insurance against frauds.

3. How does Thomas Cook Prepaid Travel Card compare to cash, travelers cheques or credit and debit cards?

Thomas Cook Prepaid Travel Card is a convenient and safe way of carrying your travel money overseas, offering all the peace of mind and security of traditional travelers cheques, and the convenience of cash, worldwide. Pre-loading your Thomas Cook Prepaid Travel Card gives you more control of your travel budget than a standard debit or credit card and with fixed ATM fees and no transaction fees on purchases and is easier to manage your overseas spending.

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4. What currencies can I load onto my Thomas Cook Prepaid Travel Card?

A Thomas Cook Prepaid Travel Card purchased in India can be loaded with one or more of the up to eight Currencies available on your Card: USD, GBP, EUR, CAD, AUD, JPY, SGD , CHF and AED.

Whereas a Thomas Cook One Currency Card purchased in India can be loaded with only USD and can be used across the globe with zero cross conversion fees. All loads and reloads are subject to the sole discretion of the Card issuer and/or its authorized agents and as per FEMA regulations as applicable from time to time.

5. Where can I use the Thomas Cook Prepaid Travel Card?

Your Thomas Cook Prepaid Travel Card can be used to withdraw local currency from 1.9 million ATMs worldwide displaying the MasterCard Acceptance Mark. To check their location, visit the following link <http://www.mastercard.com/interactivelocator/atm.html>

You can also use your Card to pay directly for goods or services online and in store, wherever MasterCard is accepted.

You can still use your Thomas Cook Prepaid Travel Card in countries or areas with a different currency to those on your Card. The system will automatically convert your stored Currency to the Local Currency. In case of the Thomas Cook Prepaid Travel Card , where you do not have a balance in the currency of the transaction, your Card Fund will be debited according to the default order of priority, which is as follows: USD, GBP, EUR, CAD, AUD, JPY, SGD ,CHF and AED, at an exchange rate determined by MasterCard on the day the transaction is processed, plus a Currency Conversion Fee as set out in the Table of Fees and Limits.

Please note: It is currently not possible to use your Prepaid Travel Card in a number of countries. If you attempt to withdraw cash from an ATM or use your Card at merchants in any of these countries, your request will be declined.

The countries currently affected by sanctions are (the list of sanctioned countries is subject to change from time to time): Cuba, Iran, North Korea, Sudan and Syria

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6. What if I don't have enough of the Currency I need?

The great flexibility and added functionality of Thomas Cook Prepaid Travel Card means that as long as you have more than one Currency loaded, the Card will automatically select the next available Currency, in the following order; USD, GBP, EUR, CAD, AUD, JPY, SGD, CHF and AED. The search will automatically begin from USD.

If you do not have the currency of the country you are visiting on your Card at all (or not enough to cover the cost of a purchase), you can still use it to make a payment. The Currency (-ies) of the Card will automatically be converted into Local Currency, in the order described above. It is possible for a transaction to be funded from multiple Currencies (this process will occur automatically by drawing funds from the Currencies loaded on your Card in the above default order, until the total amount of the transaction is satisfied).

For example, if you have the following Currencies and amounts loaded onto your Card; GBP £250, EUR 10, and AU\$100, you are in France and want to make a purchase for EUR 20, the Card will automatically check the Currencies on the Card, starting at EURO (being the relevant Local Currency) and then GBP, from which to fulfill the remaining EURO10, in order to authorize the transaction. If EURO not available, the Card will move along the list until it finds an available Currency from which to deduct payment. You do not need to have the total amount required for the transaction in a single Currency, as long as the total amount of all your converted Currency balances is greater than the relevant transaction amount.

Please note that any transactions in a currency other than a Currency loaded on the Card will be exchanged to the relevant Currency/ies on the Card at an exchange rate determined by MasterCard on the day the transaction is processed plus a Currency Conversion Fee as set out in the Table of Fees and Limits.

7. Can I use my Thomas Cook Prepaid Travel Card to shop online?

You can use your Thomas Cook Prepaid Travel Card to shop online (within the limits and restrictions of your Card) at any merchant that accepts MasterCard cards. By using your Thomas Cook Prepaid Travel Card in the currency that the online site trades in, you know exactly what your purchase will cost and you won't be stung by unknown exchange rate fees, unlike when you use your domestic credit or debit card. For your security, you may be asked to provide the security code that are printed on the signature strip on the back of the Card.

Thomas Cook Prepaid Travel Card may not be used for money transfers or for accessing or purchasing goods from adult or gambling internet sites and must not be used for any unlawful activity. You must comply with all laws and regulations (including any foreign exchange controls), in respect of the Card in India and in the country of use.

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8. How do I reload my Thomas Cook Prepaid Travel Card?

Even with a zero balance, your Thomas Cook Prepaid Travel Card is still valid (up to the expiry date on the Card), and you can reload it for your next trip (subject to FEMA requirements). To reload a Thomas Cook Prepaid Travel Card, you can contact any of your nearest SIB Branch

9. How do I obtain a second Card?

For peace of mind on your holiday, you may purchase an Additional Card and use it as a backup.

10. How do I change my PIN?

You can simply change the PIN by registering your card on www.thomascooktravelcards.com

11. Why should I register My Card?

By registering your Thomas Cook Prepaid Travel Card you can check your balance, review your transaction history, change your PIN, view or download statement and also raise a query.

12. How can I check my balance and view my transactions?

Every transaction done on your card is followed with an alert on your registered e-mail and mobile phone.

What do I do if I find an incorrect transaction on my Card?

If you have any queries about your Thomas Cook Prepaid Travel Card balance or you notice a Card transaction that you do not recognize, please notify the 24 hour Card Services team as soon as possible and in any event within thirty (30) days of the transaction debit date. We will be happy to check and confirm the transaction details for you.

If there is a transaction which is not correct, Card Services can start the dispute process on your behalf and may request you to provide additional written information concerning any unrecognized transaction, or to complete a dispute form. Please help them to help you by providing as much information as you can.

It is recommended that you check your transaction history and Card balance at least once a month.

13. What if my Thomas Cook Prepaid Travel Card does not work at an ATM?

Your Thomas Cook Prepaid Travel Card should work in any ATM displaying the MasterCard Acceptance Mark. If after several attempts to withdraw cash at an ATM, your Card still doesn't work, you can get 24/7 help from Card Services, via the Global Emergency Assistance numbers.

Please note; if an ATM screen prompts you to choose which account? It is recommended that you choose the Credit option.

You can only withdraw cash from an ATM up to the available balance on your Thomas Cook Prepaid Travel Card (including any applicable fees) and if the amount is within the ATM's issuing limit.

14. What is ATM surcharge?

Surcharge is an extra fee levied by the ATM operator over and above the withdrawal fee charged by the issuer on a withdrawal transaction. The fee is determined and charged by the ATM operator and is not retained by us.

15. How can I do a transaction without paying a surcharge?

All point Network is the largest surcharge-free ATM network with more than 55,000 ATMs in leading national and regional merchant locations across the United States, Canada, Mexico, United Kingdom and Australia. Thomas Cook is the only issuer to have such a tie up across India. All point ATMs can be located by using the link.<http://www.allpointnetwork.com/>

16. What if the ATM asks for a six digit PIN?

In some countries, you may be asked for a six digit PIN, when using an ATM. However, Thomas Cook Prepaid Travel Card uses a standard four digit PIN, which will still be accepted if the ATM has been set up correctly in compliance with MasterCard requirements. If you need assistance with any PIN issues, please call Card Services.

17. What if my Thomas Cook Prepaid Travel Card is lost or stolen?

You must contact us as soon as possible. 24/7 Global Emergency Assistance will get you back in control of your money.

18. What if my Thomas Cook Prepaid Travel Card is declined in a shop?

This should only happen when you don't have enough money on the Card to cover the purchase (though you can always use the total balance on your Thomas Cook Prepaid Travel Card to make a partial payment, if the merchant supports it). Be aware that some merchants, such as restaurants and car hire companies, may require the Card to have an available (total) balance greater than the purchase amount, before they will authorize the payment.

19. What is pre-authorization?

It is not recommended to use your Thomas Cook Prepaid Travel Card as a guarantee of payment for hotels, car hire, etc. These companies may estimate your bill, and if you use your Card as a guarantee for the estimated amount, the funds will be temporarily unavailable to access or spend. You can of course use your Thomas Cook Prepaid Travel Card to settle your final bill.

20. What are Dynamic Currency Conversion payments?

Dynamic Currency Conversion (DCC) is an optional service that is sometimes offered by retailers and ATM operators abroad, giving cardholders the choice of paying in either the currency of the country they are visiting or their own domestic currency, i.e. Indian Rupees. You should not make a purchase or ATM withdrawal in Indian Rupees (as you are prohibited from doing so by law) and you should instead choose to pay in the local currency. Please note that there will be an additional cost if the merchant transaction or ATM withdrawal is in a currency other than a Currency on the Card, or where you do not have sufficient funds on the Card in the relevant Currency, and you should refer to the Table of Fees and Limits for further information.

21. Can I get cash back with my Thomas Cook Prepaid Travel Card?

No, cash back is not available on the Thomas Cook Prepaid Travel Card.

22. When my Thomas Cook Prepaid Travel Card expires, what do I do?

You can either transfer any remaining funds to a new Card or cash out the balance and close your Thomas Cook Prepaid Travel Card. To cash out and close your Card, you can visit your nearest SIB branch.

23. How do I close my Thomas Cook Prepaid Travel Card?

If you are not planning to travel again soon, you can withdraw your remaining balance, whilst outside India, from an ATM displaying the MasterCard Acceptance Mark (assuming it is within the ATM's withdrawal limits). Alternatively, you can take your Card back to the Thomas Cook (India) Ltd. branch or its authorized agent where you bought the Card and they will refund you the balance. A fee will be charged for this service.